





John Q. Sample
123 Main St.
New York, NY 10001

Dear John Q. Sample:

Imagine standing in the middle of your home, watching everything you own being destroyed by a flood. Not just your furnishings and valuables, but the actual structure of your house being devastated by water, as you stand helpless to stop the forces of nature. Then imagine trying to replace it all. Suddenly, flood insurance seems to make a lot of sense.

You can't rely on homeowners insurance.

Every home is at risk of some form of flooding. It doesn't take a lot of water to do a lot of damage. Worst of all, typically homeowners insurance covers none of it. Without the right flood insurance, the entire cost rests squarely on you.

Be fully covered.

There are two types of flood insurance: building and content. It's important that you have both. Building Property Insurance covers attached structural items such as floors, walls and anything that's built-in. Contents coverage protects your personal property: furniture, electronics, personal items- the things that make a house yours.

What do you have to lose? Plenty.

The list of items you see barely scratches the surface of the magnitude of loss you could incur from a flood. Walk around your home and take inventory of everything you own, from large, prominent, valuable possessions to the smaller, day-to-day, less obvious items (that would still have to be replaced).

Protect your home. Protect yourself.

To purchase flood insurance, contact your insurance agent or one of the two listed to the right. Otherwise, go to FloodSmart.gov/list now to learn more about flooding and flood insurance. To find other agents in your area, call 1-888-724-6796.

What took years to accumulate could be gone in a flash. Don't risk it. Get insured.

Sincerely,

David Maurstad
Director, FEMA Mitigation Division
And Federal Insurance Administrator

P.S. There's a 30-day waiting period on new flood insurance policies. If you wait until a flood is about to hit, it will be too late. Now is the time to protect yourself.

Without flood insurance,
you risk losing everything.

Call your insurance agent:

Jane A. Sample
Insurance Agent A
123 New Street
Newtown, NJ 54321
Call: (123) 456-7890

Joseph B. Sample
Insurance Agent 5
321 New Street
Newtown, NJ 54321
Call: (123) 555-0000

Call your insurance agent
Or call 1-888-724-6796
Visit FloodSmart.gov/list



Back of letter.

**Check off all the things
you'd have to replace.**

BUILDING

- ☐ Drywall
- ☐ Wallboard Nails
- ☐ Corner Beads
- ☐ Joint Tape
- ☐ Crown Molding
- ☐ Windows
- ☐ Sliding Glass Doors
- ☐ New Stain Resistant Carpeting
- ☐ Window Blinds
- ☐ Shutters
- ☐ Paint
- ☐ Dishwasher
- ☐ Built-in Microwave Oven
- ☐ Central Air Conditioner
- ☐ Furnace
- ☐ Duct Work
- ☐ Radiator
- ☐ Doors
- ☐ Door Joists
- ☐ Garbage Disposal
- ☐ Hot Water Heater
- ☐ Fuse Boxes
- ☐ Circuit Breakers
- ☐ Light Fixtures
- ☐ Light Switches
- ☐ Wall Plates
- ☐ Electrical Outlets
- ☐ Wiring
- ☐ Telephone Outlets
- ☐ Satellite Dish
- ☐ Hardwood Floors
- ☐ Floor Joists
- ☐ Ceramic Tile
- ☐ Cupboards

OVER PLEASE

Flooding is the number 1 natural disaster. This list is just an example of the impact a flood can have on your life.
Flood insurance is your best defense against the potential loss of flood damage.

CONTENTS

- ☐ Built-in Book Case
- ☐ Kitchen Cabinets
- ☐ Paneling
- ☐ Wallpaper
- ☐ Range
- ☐ Stove Top Burners
- ☐ Oven
- ☐ Refrigerator
- ☐ Wall Mirrors
- ☐ Water Softener
- ☐ Footings
- ☐ Foundation
- ☐ Posts
- ☐ Pilings
- ☐ Piers
- ☐ Grout
- ☐ Cable Lines
- ☐ Kitchen Sink
- ☐ Kitchen Island
- ☐ Fireplace
- ☐ Baseboards
- ☐ Weather Stripping
- ☐ Toilets
- ☐ Bath Tubs
- ☐ Built-in Shelves
- ☐ Wall Sconces
- ☐ Sump Pump
- ☐ Insulation
- ☐ Fire Sprinkler System
- ☐ Stairs
- ☐ French Doors
- ☐ Gas Line
- ☐ Fuel Tanks
- ☐ King Bed
- ☐ Heavenly King Mattress

- ☐ Antique Dresser
- ☐ Bedroom Lamps
- ☐ Fragrant Cedar Chest
- ☐ Leather Sofa in Den
- ☐ "The" Armoire
- ☐ High Tech Stereo & Speakers
- ☐ Eclectic CD Collection
- ☐ Video Game System
- ☐ Scads of Video Games
- ☐ Reupholstered Armchair
- ☐ Matching Ottoman
- ☐ Big Screen TV
- ☐ DVD Player
- ☐ DVDs of All-Time Favorite Movies
- ☐ Floor Lamp
- ☐ Glass Coffee Table
- ☐ Very Personal Computer
- ☐ Computer Software
- ☐ Computer Desk
- ☐ Ergonomic Office Chair
- ☐ Leather Briefcase
- ☐ Paper Shredder
- ☐ Well-Traveled Suitcase
- ☐ Your Many Cordless Phones
- ☐ Trusty Laptop
- ☐ Coordinating Throw Pillows
- ☐ Funky Bar Stools
- ☐ Fancy Vacuum Cleaner
- ☐ Collection of Favorite Shoes
- ☐ Colorful Area Rug
- ☐ Perfectly Broken-In Recliner
- ☐ Living Room Sofa
- ☐ Cozy Love Seat
- ☐ Rocking Chair

- ☐ Oak Book Case
- ☐ Books, Books, and More Books
- ☐ Office Attire
- ☐ Cocktail Dresses
- ☐ Workout Clothes
- ☐ Athletic Shoes
- ☐ End Tables
- ☐ Family Kitchen Table
- ☐ Formal Dining Set
- ☐ Deep Freezer
- ☐ Stockpile of Frozen Meat
- ☐ Washer & Dryer Set
- ☐ Golf Clubs
- ☐ Grandfather Clock
- ☐ Lawn Mower
- ☐ Sewing Machine
- ☐ Entertainment Center
- ☐ China Cabinet
- ☐ Piano
- ☐ Power Tools

It's difficult to understand how much you own until it's listed out. Seeing all you could lose in a flood, is it worth the risk of not buying flood insurance?

Get insured.

It's the smart move.

Call your insurance agent
Or call 1-888-724-6796
Go to FloodSmart.gov/list



FEMA

